

<i>SERFF Tracking Number:</i>	<i>UNAM-126659335</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Union Bankers Insurance Company</i>	<i>State Tracking Number:</i>	<i>45869</i>
<i>Company Tracking Number:</i>	<i>UBIC STD 2010 AR</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.002 Plan B</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Individual Standard Medicare Supplement</i>		
<i>Project Name/Number:</i>	<i>UBIC STD 2010 AR/MS-4, et al</i>		

Filing at a Glance

Company: Union Bankers Insurance Company

Product Name: Individual Standard Medicare Supplement SERFF Tr Num: UNAM-126659335 State: Arkansas

TOI: MS051 Individual Medicare Supplement - Standard Plans SERFF Status: Closed-Approved-Closed State Tr Num: 45869

Sub-TOI: MS051.002 Plan B Co Tr Num: UBIC STD 2010 AR State Status: Approved-Closed
Filing Type: Rate Reviewer(s): Stephanie Fowler

Authors: Carmen Boyd, Trudi

Goldenberg

Date Submitted: 06/03/2010

Disposition Date: 06/04/2010

Disposition Status: Approved-Closed

Implementation Date Requested: 08/15/2010

Implementation Date: 08/15/2010

State Filing Description:

General Information

Project Name: UBIC STD 2010 AR

Project Number: MS-4, et al

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 5%

Filing Status Changed: 06/04/2010

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 06/04/2010

Created By: Trudi Goldenberg

Corresponding Filing Tracking Number: UBIC STD 2010 AR

Deemer Date:

Submitted By: Trudi Goldenberg

Filing Description:

Union Bankers Insurance Company

NAIC #69701

Request for Rate Revision – Individual Standardized Medicare Supplement

Form(s): MS-4, Plans B, C, F, G

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TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.002 Plan B
Standard Plans
Product Name: Individual Standard Medicare Supplement
Project Name/Number: UBIC STD 2010 AR/MS-4, et al

Union Bankers is requesting a 5% rate increase on all individual standardized forms. This is a closed block of business.

Company and Contact

Filing Contact Information

Trudi Goldenberg, tgoldenberg@uafo.com
P.O. Box 958465 407-628-1776 [Phone] 8278 [Ext]
Lake Mary, FL 32795-8465

Filing Company Information

Union Bankers Insurance Company CoCode: 69701 State of Domicile: Texas
1001 Heathrow Park Lane Group Code: 953 Company Type:
Suite 5001 Group Name: State ID Number:
Lake Mary, FL 32746 FEIN Number: 75-0860066
(407) 995-8000 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? Yes
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Union Bankers Insurance Company	\$100.00	06/03/2010	36973109

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Stephanie Fowler	06/04/2010	06/04/2010

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Disposition

Disposition Date: 06/04/2010

Implementation Date: 08/15/2010

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after August 15,2010. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;
- Both the insured and agent shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Union Bankers Insurance Company	5.000%	5.000%	\$1,259	9	\$25,179	5.000%	5.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Rate	Current and Requested Rates	Approved	Yes

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Project Name/Number:	UBIC STD 2010 AR/MS-4, et al		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	3.000%
Effective Date of Last Rate Revision:	08/15/2010
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Union Bankers Insurance Company	5.000%	5.000%	\$1,259	9	\$25,179	5.000%	5.000%

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Rate/Rule Schedule

Schedule	Document Name:	Affected Form	Rate	Rate Action Information:	Attachments
Item		Numbers:	Action:*		
Status:		(Separated with commas)			
Approved	Current and Requested MS-4, et al		New		AR Rates.pdf
06/04/2010 Rates					AR Rate History.pdf

Union Bankers Insurance Company

Actuarial Justification for A&H Rate Increase
Individual Medicare Supplement Standardized Plans

Exhibit A - Current and Requested Premium Rates

Current Premium Rates					
Arkansas					
	Annual	Semi-Annual	Quarterly	Monthly - Direct	Monthly - PAC
Standardized Plan B	3,326	1,746	881	316	291
Standardized Plan C	3,982	2,090	1,055	378	348
Standardized Plan F	3,712	1,949	984	353	325
Standardized Plan G	3,270	1,717	866	311	286

Mode Factors:

Annual = 1.0

Semi-Annual = .525

Quarterly = .265

Monthly Direct = .095 (Must be minimum of \$50)

PAC = .0875

Union Bankers Insurance Company

Actuarial Justification for A&H Rate Increase
Individual Medicare Supplement Standardized Plans

Exhibit A - Current and Requested Premium Rates

Requested Premium Rates
Arkansas

	Annual	Semi-Annual	Quarterly	Monthly - Direct	Monthly - PAC
Standardized Plan B	3,492	1,833	925	332	306
Standardized Plan C	4,181	2,195	1,108	397	366
Standardized Plan F	3,898	2,046	1,033	370	341
Standardized Plan G	3,433	1,802	910	326	300

Mode Factors:

Annual = 1.0

Semi-Annual = .525

Quarterly = .265

Monthly Direct = .095 (Must be minimum of \$50)

PAC = .0875

ARKANSAS

Plan	Percent Change	Approval Date
B	8.5%	11/16/92
B	5.8%	11/15/93
B	5.1%	11/15/94 *
B	25.4%	10/04/95
B	19.7%	09/26/96
B	20.0%	08/07/97
B	12.0%	03/02/99
B	10.0%	06/20/00
B, C, F & G	15.0%	08/20/01
B, C, F & G	5.0%	03/03/03
B, C, F & G	3.0%	03/30/04
B, C, F & G	8.5%	04/20/05
B, C, F & G	12.0%	04/06/06
B, C, F & G	6.5%	04/04/07
B, C, F & G	3.0%	05/28/08
B, C, F & G	3.0%	07/02/09
C	10.9%	11/16/92
C	5.5%	11/15/93
C	0.5%	11/15/94 *
C	24.0%	10/04/95
C	25.2%	09/26/96
C	25.0%	08/07/97
C	17.0%	03/02/99
C	5.0%	06/20/00
F	5.2%	11/16/92
F	0.0%	11/15/93
F	-17.3%	11/15/94 *
F	22.0%	10/04/95
F	17.6%	09/26/96
F	18.0%	08/07/97
F	12.0%	03/02/99
F	0.0%	06/20/00
G	5.4%	11/16/92
G	0.0%	11/15/93
G	-14.0%	11/15/94 *
G	23.3%	10/04/95
G	18.3%	09/26/96
G	0.0%	08/07/97
G	12.0%	03/02/99
G	8.0%	06/20/00

* - Percentages do not include area rate factor changes.